

Newsletter

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MEDICARE ANNUAL OPEN ENROLLMENT

Why should I consider re-evaluating my current Medicare coverage during Open Enrollment?

Unfortunately, choosing health insurance is no longer a one-time decision. Each year, insurance companies can make changes to Medicare plans that can impact how much you pay out-of-pocket—like the monthly premiums, deductibles, drug costs, and provider or pharmacy "networks." A network is a list of doctors, hospitals, or pharmacies that negotiate prices with insurance companies. They can also make changes to your plan's "formulary" (list of covered drugs). Given these yearly changes, it is a good idea to reevaluate your current Medicare plan each year to make sure it still meets your needs. Below are some additional benefits of re-evaluating your coverage during Open Enrollment:

- Switch to better prescription drug coverage. Using Open Enrollment to switch your
 drug coverage—or add drug coverage for the first time—can make crucial medications
 that you need less expensive. It can also ensure that your drug plan still covers the
 drugs you need (as your prescriptions may not be included on your plan's formulary for
 next year).
- 2. Save money and keep your doctor in-network. Switching your Medicare Advantage or Part D plan can potentially save you hundreds of dollars a year—especially if your current plan's out-of-pocket costs will increase next year. One way to lower your medical costs is to check that your current doctors, hospital, and pharmacy are "in-network" with whatever Medicare Advantage or Part D plan you choose. If your insurance company has changed your plan's provider or pharmacy network for next year (and your doctor or other resources will no longer be included), you can use Open Enrollment to switch to a plan that will include your current doctors, hospital and/or pharmacy innetwork, thereby lowering your medical costs.
- 3. Find a higher quality plan. Finally, check the quality of your plan using the Medicare 5 -star ratings system. Plans with a 5-star rating are considered high quality and those with fewer than 3 stars are considered poor quality. If your current plan is ranked as less than a 3, consider using Open Enrollment to switch to a higher rated plan.

If you are interested in re-evaluating and/or switching your current Medicare coverage, check into one of the options below:

- ⇒ Use the plan finder tool on Medicare.gov. This is the official U.S. government site for Medicare.
- ⇒ Contact the ADRC at 715-743-5146 or 1-866-743-5144 (toll free) to schedule an appointment to review your coverage.

- Contact the Wisconsin Medigap Part D and Prescription Drug Helpline for People Age 60 and Over 1-855-677-2783. This is a toll-free helpline operated by the Wisconsin Board on Aging and Long-Term Care that answers questions from Wisconsin residents age 60 and over about Medicare Part D and other prescription drug coverage options.
- ⇒ The Medigap Helpline 1-800-242-1060 is a toll-free helpline operated by the Wisconsin Board on Aging and Long-Term Care that provides counseling for all Wisconsin Medicare beneficiaries on Medicare, Medicare supplement insurance, employer-based health insurance, Medicare Advantage plans, long term care insurance and related topics.

Medicare Part D Prescription Drug Plan Screening Form

This form is only a screening form a	and NOT an actual application for a Medicare Part D plan.
Please PRINT information as clear a	s possible on this form.
Name of your current Drug or Healt	h Plan:
Please check ALL that apply – what t	type of health/medical benefits do you currently have?
New to Medicare	Medicare Supplemental Plan
Veteran's Administration (VA)	Medicare Advantage Plan
TRICARE for Life (Military)	
Federal Employee Coverage	Extra Help/Low Income Subsidy (LIS)
Group/Employer or retiree plan	
Union Coverage	Senior Care
Your Name (First, Middle Initial, Last)	
Date of Birth Phon	
Are you a resident of Clark County? _	
Street Address	
City State	Zip Code
Your Medicare #	
Part A Effective Date	Part B Effective Date

Please attach a CURRENT listing of prescription medications (must include same information as below) OR list your current medications below.

Name of Medi- cation Look at the bottle closely and include the entire name listed on the label.	Dosage mg,mi (If your medication comes in a tube or jar (cream, lotion or powder, etc) please rec- ord the size of the con- tainer below	# of times you take this each day	Is this medi- cation a capsule or tablet?	Name brand or generic? Please note if it is medically necessary for you to take the name brand of a generic (not the generic)	How often is this med refilled? Every month or every 3 months?

Please call 715-743-5146 to set up an appointment to review this information. Complete this form and bring it to your appointment OR if you schedule a telephone appointment, please mail this to her prior to your appointment so she may review this form ahead of time.

Mailing address:

ADRC of Clark County - Attn: EBS

CELEBRATE FAMILY CAREGIVERS

November is National Family Caregiver Month, a time to recognize and thank the many hard working and devoted people who provide care to a loved one.

We all know a caregiver – the gentleman who patiently walks with his wife whose mobility is failing; the woman who gently nudges her forgetful husband to follow her back to the car after purchasing groceries; the woman who brings her aging mother to her doctor appointments; the man who brings his kids along to do some repairs on his parent's house. They are everywhere – family, friends and neighbors who help their loved ones with the daily tasks of life, allowing them to maintain their independence, dignity and quality of life. The role of the unpaid caregiver is invaluable and yet they often don't recognize their own worth.

Let's Celebrate Caregivers this month! Here are some simple things you can do to really help a caregiver and let them know that they are important and appreciated.

- 1. Stop by their house and say hello. You don't have to bring anything or do anything. Stopping for a quick visit to let them know you are thinking about them can mean a lot, especially if it is hard for them to get out of the house.
- 2. Call the caregiver and check in on how THEY are doing. Too often the conversation is about the person needing care and the caregivers' needs are forgotten. Listen to them without judging or advising. An opportunity to share their feelings openly and in confidence can be a great help and comfort.
- 3. Offer to help. Instead of telling them to call if they need something, be more persistent in offering your help. Try this. "I am going to help you. Do you want me to bring a meal or a mop?" Or ask what they need from the grocery store or when is a good time to send your teenage son over to mow/rake/shovel snow. Be specific and gently insist on helping.
- 4. Invite them to do something go for a walk, coffee, a movie. Maybe they have turned you down too many times, so you stopped asking. Try asking again and offer to help find someone to be with their loved one if that is a problem. Even if they say no, being asked will help them see they are still included.
- 5. Remind them of the importance of self-care, then help them seek out ways to get a break. Go with them to visit the ADRC of Clark County to find out the various types of support that are available.
- 6. Attend a support group meeting with them. Sometimes it is hard to go alone, and your presence will open up this valuable resource to them.

Greater Wisconsin Agency on Aging Resources

7. Check in regularly. A weekly phone call to ask how things are going can alleviate feelings of loneliness and help them feel special and important. Sometimes they just need someone to listen to them, and sometimes hearing about someone else's life gives them a break.

If you are comfortable doing so, offer to care for their loved one for an hour or two so they can get a break.

Take some time to recognize and thank the family caregivers that you know. They deserve to be celebrated!

Jane Mahoney



Clark County Final Affairs

A Guide to Arranging Your Personal and Legal Affairs

EVENT TOPICS

Funeral Planning

Legal Affairs

Financial Matters

Power-of-Attorney

Final Affairs Guide

Elder Benefits

BY MAIL IN 2021!!!!

PROGRAM BENEFITS

- Obtain knowledge of end-of-life issues.
- Learn communication skills to use with family members and health care providers.
- Obtain valuable information and practical advice from local professionals.
- Clarify misconceptions surrounding end-of-life.
- Connect with community resources.

REGISTRATION

This is a no-cost <u>by mail</u> event. Call into the office to request your packet of Final Affairs information mailed to you!

Contact the Aging and Disability Resource

Center

Of Clark County

(715) 743-5166

or

1-866-743-5144

Greetings from Sheriff Haines

Effective September 21, 2021 at 7:30 AM, the Courthouse switched to a single point of entry. I strongly believe a single point of entry is a better option than the current multiple public access point system. Please be aware of the following.

- All entry into the Courthouse, between the hours of 7:30 AM and 4:30 PM, will enter at the North West first floor doors. All persons and their property are subject to the screening process. All persons screened in to the Courthouse, may exit the first floor door up to 5 PM. Exit doors other that the North West first floor will active an alarm notifying Law Enforcement of a security breech.
- For entry into the Courthouse afterhours (not including Board meetings), staff may use jail entrance, go to the third floor doors. All persons and property are subject to screening there also. Exit at same doors.
- Handicapped and disabled persons only. They may enter the Courthouse at the South fifth floor doors and use the intercom or call posted number for after-hours access. All persons and property are subject to screening. Exit is at same doors as entry. Handicapped and disabled parking only in South fifth Street lot. Follow the procedure outlined on the inner door.
- County Board meetings. Entry will be through the North West first floor doors, which will be open and staffed 30-60 minutes before meeting starts.
- County Board meetings for handicapped and disabled, enter at south fifth floor doors. Exit at same doors you entered. All persons and property are subject to screening there also. Staff will be available 30 minutes before the meeting starts.

Screening is just like going through airport security; our security screening is all about keeping weapons out. All weapons, to include firearms, knives, tasers, martial arts weapons, chemical mace/pepper spray, batons, etc. and items that could readily be used as a weapon or that have no reason to be in the courthouse. Always feel free to call me if you have any questions or concerns at 715-743-5357

In closing, I am responsible for the employees, your neighbors, friends and the citizens who visit the Courthouse on a regular basis. Doing something on the front-end to add security to the Courthouse, I feel, is the right decision. All I ask is that you work with us and be patient and understanding as we work the kinks out of the system.

The Clark County Department of Social Services has an Emergency Energy Assistance program. The purpose of the program is in case there is a need of an Emergency furnace or energy assistance after business hours, holidays and on weekends.

Emergency Furnace Program:

The role of the Clark County Sheriffs Office Communications Center is to receive the call and make contact with the with the local weatherization agency. You will be asked for your name, address and phone number. The weatherization agency will contact the requester by phone and determine if they are eligible for emergency services through the program. If the requester qualifies, the weatherization agency will send a technician to the address the no-heat situation. If the requester is NOT eligible for furnace repair, you will be directed to the Clark County Social Services on call worker to assist with temporary relocation to ensure safety.

Emergency Fuel:

All request for emergency fuel after regular business hours or on weekends/holidays come to the Clark County Sheriff's Office Communications Center. Our staff will ask if you attempted to contact your fuel vender for after-hours delivery. If denied delivery due to inability to pay, you will be asked if you have applied for and been found eligible for energy assistance this heating season.

If the requestor has not applied for energy assistance this heating season, the Communications Deputy will encourage you to utilize any available alternative heating resources, or stay with a friend/family member. You will be encouraged to make contact with Clark County Department of Social Services at 715-743-5233 to apply for energy assistance the following business day.

If the requestor has not applied for energy assistance, has no alternative heating source and has no alternative lodging available to them, the Sheriffs Office will contact the on-call Social Worker with the requestor's information and they will assist to ensure the safety and health of Clark County residence.

Carbon Monoxide Alarms:

Carbon Monoxide is an odorless, colorless, tasteless, invisible gas can kill you in your own home. Exit the structure and as soon as you are outside the building, call 911. Check that your family members, any visitors have made it out of the building as well. If you notice someone might be missing, do not re-enter the building. You can let emergency services know who you think may still be inside.

The Clark County Dispatch Center has a list of Local Fire Departments that respond to Carbon Monoxide alarms. If the local Fire Department does not respond, we can assist by contacting or providing a local Heating, Ventilation and Air Conditioning contractor near you to respond.

In closing, please drive extra cautiously and defensively. The deer are staring to move, the weather is changing and soon the white stuff will be falling. Please take your time, plan for the unexpected, watch your speed and prepare to react to other drivers. Stay focused on the

road, avoid distractions and NEVER assume the other driver is sober, alert or obeying the laws. Take care and be safe.

Scott Haines

Clark County Sheriff



ADAPTIVE EQUIPMENT

The ADRC office has several pieces of DME equipment available in our Loan Closet call for further details <u>715-743-5166</u>

We are also accepting donations of unused/unopened incontinence garments and gently used adaptive equipment.

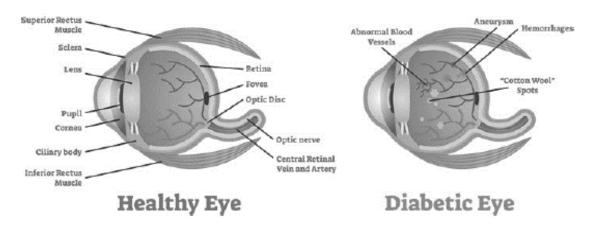
NOVEMBER IS DIABETIC RETINOPATHY AWARENESS MONTH



Dr. Mathew Mergenthaler

If you have diabetes, you probably know that your body can't use or store sugar properly. When your blood sugar gets too high, it can damage the blood vessels throughout your entire body. The only way to visualize this damage is in the eye. This is called diabetic retinopathy.

An American Eye-Q Survey conducted by the American Optometric Association found that more than 1/3 of Americans didn't know a comprehensive eye exam is the ONLY way to determine if a person's diabetes will cause blindness. That's why a comprehensive dilated eye exam at least once a year is recommended.



Symptoms of Diabetic Retinopathy

- · Seeing an increasing number of spots or floaters in your vision
- Fluctuating and/or blurred vision
- Having a dark or empty spot in the center of your vision
- Poor night vision

Treatment of diabetic retinopathy

Treatments vary depending on the extent of the disease.

- Recently the FDA approved a treatment involving monthly injections in the eye
 that can help those with diabetic macular edema. The drug works by inhibiting
 leakage of blood vessels and deterring the growth of blood vessels into the
 retina of the eye.
- Laser surgery has also been used to seal leaking blood vessels or to discourage new leaky blood vessels from forming.
- In more advanced cases, a surgical procedure to remove and replace the gel-like fluid in the back of the eye, called the vitreous, maybe needed.

*Information provided by American Optometric Association

Dr. Mathew Mergenthaler is an optometrist at HealthView Eye Care Center-Medford & Colby Medford 715.748.2020 – Colby 715.223.4003

Be Aware of Fraudulent Surveys Targeting FoodShare Members

By the GWAAR Legal Services Team (

The Wisconsin Department of Health Services (DHS) has become aware of a fraudulent survey offering cash and additional benefits for FoodShare members. DHS does not give any member additional FoodShare benefits or cash rewards for doing something like completing a survey.

Sometimes, legitimate organizations or agencies outside of DHS conduct surveys that may include a cash reward. However, always look more into any survey before completing it, so that you can make sure it is safe to complete.

Additionally, if you are getting health care benefits, the Wisconsin Department of Health Services will not call or text you seeking personal or financial information. If you are getting Food-Share benefits, your agency will call you to complete a FoodShare interview and may ask you to verify certain information to ensure they are talking with the correct person. If you are unsure of who you are talking to, hang up, and call your agency or ForwardHealth Member Services at 800-362-3002.

The Federal Trade Commission (FTC), the nation's consumer protection agency, advises consumers not to give out personal or financial information to people you do not know through phone calls, text messages, emails, or knocks on your door. Scam artists want your information to commit identity theft, charge your existing credit cards, debit your checking account, open a new credit card, checking, or savings account, write fraudulent checks, or take out loans in your name.

To file a complaint with the FTC, go to its website, https://reportfraud.ftc.gov, or call 877-FTC-HELP. If you think your identity has been stolen, report it on the FTC's website here https://www.identitytheft.gov, or call 877-ID-THEFT.

In addition, you should only use the ACCESS website, https://access.wisconsin.gov/access/, to apply for and manage your benefits and the MyACCESS mobile app https://www.dhs.wisconsin.gov/forwardhealth/myaccess.htm to manage benefits. If you are getting FoodShare benefits, you can view information about your FoodShare account using the ebt-EDGE mobile app here: https://www.fisglobal.com/ebtedgemobile

Medicaid Survey Sent Out to Members

From DHS/Forward Health (

The Wisconsin Bureau of Aging and Disability Resources would like all of our partners to be aware of a Medicaid Survey that was sent by the Department of Health Services to health care members. If customers call your agency asking about the validity of the survey, please know the survey is legitimate.

A copy of the message, including the link to the survey, is listed below.

We Want Your Feedback about Wisconsin Medicaid!

It is important for us at the Department of Health Services to understand our members' experiences. We want your feedback so we can identify underserved communities and work to ensure equitable access and quality health care services across our state.

If you are a member or participant in one of Wisconsin Medicaid's programs, we would appreciate your response to the short 12-question survey at the link below.

NOTE: You will remain anonymous while filling out this survey. We do not collect names or any other information that would identify you individually. The only personal information we will ask for is your race/ethnicity and zip code. This survey will not impact your health care or services.

https://www.surveygizmo.com/s3/6480690/DHS-Medicaid-Feedback-Survey-2021

Incontinence Supplies

For those who may not be able to afford incontinence supplies, the ADRC of Clark County is offering a free incontinence supply bank. You call the ADRC to figure out where you can pick up the incontinence supplies at 715-743-5166.

SNAP Benefits Increase for All

By the GWAAR Legal Services Team (for reprint)

The U.S. Department of Agriculture (USDA) made changes to the Thrifty Food Plan, which is used to calculate Supplemental Nutrition Assistance Program (SNAP) benefits (FoodShare in Wisconsin). This was the first re-evaluation of the Thrifty Food Plan since the program was introduced in 1975. As a result, the average SNAP benefit – excluding additional funds provided as part of pandemic relief – will increase by \$36.24 per person, per month, or \$1.19 per day, for Fiscal Year 2022 beginning on October 1, 2021.*

The Thrifty Food Plan outlines nutrient-dense foods and beverages, their amounts, and associated costs that can be purchased on a limited budget to support a healthy diet through nutritious meals and snacks at home.

The Thrifty Food Plan considered four key factors when making its cost adjustments:

- 1. Current food prices;
- 2. What Americans typically eat;
- 3. Dietary guidance; and
- 4. The nutrients in food items.

*The Thrifty Food Plan adjustments have already been factored in to the October 1, 2021 monthly increases, so the new 2021-2022 numbers reflect these increases.

For more information, visit: https://www.usda.gov/media/press-releases/2021/08/16/usda-modernizes-thrifty-food-plan-updates-snap-benefits



Check us out on our new Facebook page for updates, tips and more information provided especially for you.

Aging & Disability Resource Center of Clark County

Feeling Bombarded by Celebrity Commercials?

Here are a few things to know before you call...

Ingrid Kundinger, Wisconsin Senior Medicare Patrol Project Manager



If you watch television, you have probably seen the commercials for Medicare insurance. Some of these commercials feature famous athletes delivering "important information if you are on Medicare". Other commercials might make you feel like you are missing out on all sorts of benefits that you are entitled to. Are you nodding your head right now because you've seen these types of commercials?

These types of commercials are intensifying due to Medicare's Open Enrollment Period which is October 15 – December 7, 2021. This is the time of year that Medicare health and drug plans can make changes each year – things like cost, coverage, and what providers and pharmacies are in their networks. October 15 – December 7 is when all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs. Television commercials will try to entice you with additional benefits or make you feel like you are missing out. Be careful and do your homework to make sure that you understand what benefits and plans are available to you where you live.

Here are a few important things to know before you make the decision to call the number on the TV screen:

While the commercials use the word Medicare, the red, white, and blue colors and images of a Medicare card, the telephone numbers that are displayed on these commercials are NOT Medicare, but rather a licensed insurance agent or broker. The fine print on the bottom of the TV screen, which is almost impossible to read, states that these plans are not affiliated with any government program or agency.

The benefits that are mentioned (eyeglasses, hearing aids, rides to appointments, etc.) are benefits that MAY be offered with certain Medicare Advantage plans. Medicare Advantage plans vary greatly from state to state, and even county to county, so it is important to do your homework. In some cases, there are additional costs associated with

with these benefits or eligibility guidelines that must be met to qualify. It is not a "one size fits all" type of option.

Some commercials mention that you may qualify for up to \$144 added back to your Social Security check every month. Be careful as there are conditions that apply to this statement. This rebate is something that you may be eligible for IF you purchase a Medicare Advantage plan AND live in a certain area of the country. It is important that you understand if you live in an eligible area of the country or zip code.

The commercials may also state that you may qualify for a zero-dollar premium or mention available benefits at no additional cost. Again, there is fine print for these types of situations that you need to be aware of. Zero-dollar premium plans may also have co-payments and coinsurance that can apply. And again, these types of plans may not be available where you live.

What's the bottom line? By responding to the TV commercials, you may end up with a Medicare Advantage plan that is not available in your area, does not include your preferred health care provider, or has costs that you were not anticipating. And since the new plan doesn't go into effect until January 1, 2022, you may not find out these things until it's too late.

So, what can you do to make sure that you understand all your options?

Do your homework and become an informed consumer. Make sure that you understand the differences between Medicare Part A, B, C, and D and other plans available such as Medigap. Yes, it can be complicated, but there are available resources across the state of Wisconsin that provide unbiased information, at no cost to you.

Important Resources for Wisconsin Medicare Beneficiaries:

Benefit Specialists at local Aging and Disability Resource Centers (ADRCs) and aging units in every county and tribe offer benefits counseling. For contact information, visit https://www.dhs.wisconsin.gov/benefit-specialists/index.htm or call 608-266-2536.

Contact Medicare directly by calling (800-633-4227) or visiting https://www.medicare.gov/.

The Medigap Helpline (800-242-1060) is a toll-free helpline operated by the Wisconsin Board on Aging and Long-Term Care that provides counseling for all Wisconsin Medicare beneficiaries on Medicare, Medicare supplement insurance, employer-based health insurance, Medicare Advantage plans, long term care insurance and related topics.

The Wisconsin Medigap Part D and Prescription Drug Helpline (855-677-2783) is a toll-free helpline that answers questions from Wisconsin residents age 60 and over about Medicare Part D and other prescription drug coverage options.

The Disability Drug Benefits Helpline (800-926-4862) is a toll-free helpline operated by Disability Rights Wisconsin that helps people who have Medicare due to a disability with questions about prescription drug coverage.

Office for the Deaf and Hard of Hearing (video phone: 262-347-3045) provides outreach and individual counseling in American Sign Language.

Wisconsin Judicare, Inc. (800-472-1638) provides outreach and benefits counseling to Native American Medicare beneficiaries.

The Wisconsin Senior Medicare Patrol (888-818-2611) is a toll-free helpline for Medicare beneficiaries and their families to call to report suspected Medicare fraud, errors, and abuse.

The Senior Medicare Patrol (SMP) is ready to provide you with the information you need to **PROTECT** yourself from Medicare fraud, abuse, and errors; **DETECT** potential fraud, abuse, and errors; and to **REPORT** your concerns. SMP helps educate and empower Medicare beneficiaries in the fight against health care fraud. SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. SMP can also provide information and educational presentations, virtually and in-person, when it is safe for everyone.

The Wisconsin SMP is located at the Greater Wisconsin Agency on Aging Resources, Inc. (GWAAR). The Wisconsin SMP can be reached toll-free at (888) 818-2611, by email at smp-wi@gwaar.org, or online at https://gwaar.org/senior-medicare-patrol.

No Surprises Act Overview

By the GWAAR Legal Services Team (for reprint)

A new law that goes into effect next year will protect consumers from being charged high outof-pocket medical costs through surprise billing and balance billing. This law, called the No Surprises Act, applies to employer-sponsored and commercial health insurance plans, including Marketplace plans. It will not apply to people with coverage through programs such as Medicare, Medicaid, Indian Health Services, Veterans Affairs Health Care, or TRICARE. These programs already have similar consumer protections.

Surprise medical bills and balance billing affects many Americans. Surprise billing happens when people do not know that they are receiving medical care from providers outside of their health insurance network. This is common in emergency situations when people are taken to the nearest emergency room, even if it is not in their health plan's network. Surprise billing also happens in non-emergency situations. For example, a patient may choose an in-network hospital and not realize that one of their providers, like an anesthesiologist or radiologist, is out-of-network. Balance billing occurs when a provider charges a patient whatever amount is of their bill is left over after the patient's insurance pays.

The No Surprises Act:

- Bans surprise billing for emergency services, regardless of where the services are provided. Emergency services must be billed as if they are in-network, without any prior authorization requirements.
- Limits out-of-network coinsurance and deductible amounts for emergency services, nonemergency services provided in in-network facilities, and air ambulance services. A patient's out-of-pocket costs for these services cannot be any higher than they would be if the patient received them from in-network providers.
- Bans out-of-network charges for ancillary care in all circumstances. Ancillary care refers to medical services that support the work of a primary provider, like an anesthesiologist or assistant surgeon.
- Bans other out-of-network charges without advance notice. Health care providers and facilities will be required to provide patients with a one-page notice explaining that patient consent is required to receive out-of-network care before the provider can bill at the higher out-of-network rate.

These consumer protections go into effect on January 1, 2022. □

PUBLIC SERVICE ANNOUNCEMENT-Clark County Heat and Electric Assistance September 09, 2021

The Wisconsin Home Energy Assistance Program (WHEAP) is a program designed to assist households with their yearly heat and/or electric costs. The 2021-2022 heating season starts October 1, 2021.

Eligibility is now based on the household's previous month of income. Self-Employment Income that is still being affected by COVID-19 will also be based on previous month of income, rather than the former requirement of using the most recent tax records.

No walk-in appointments will be accepted for the 2021-2022 heating season. There are three ways that households can apply: phone, mail or online. To request an application in the mail or to schedule a phone appointment, please contact Clark County Department of Social Services at (715) 743-5233.

For more information on the Wisconsin Home Energy Assistance Program (WHEAP) or to complete an online application through Energy Services Inc. visit www.homeenergyplus.wi.gov.

Approximately 1,132 Clark County households were assisted last heating season.

INCOME GUIDELINES FOR THE <u>2021-2022</u> HOME ENERGY PLUS PROGRAM YEAR (10/01/2021 through 9/30/2022)

60 PERCENT OF STATE MEDIAN INCOME GUIDELINES

HOUSEHOLD	ONE MONTH	ANNUAL
SIZE	INCOME	INCOME
1	\$ 2,591.92	\$31,103
2	\$ 3,389.42	\$40,673
3	\$ 4,186.92	\$50,243
4	\$ 4,984.42	\$59,813
5	\$ 5,781.92	\$69,383
6	\$ 6,579.42	\$78,953
7	\$ 6,729.00	\$80,748
8	\$ 6,878.50	\$82,542



Photo Courtesy of Pixabay.com

EAT WELL, AGE WELL.

FAD DIETS

Has it ever seemed like there new diet coming out each week claiming to be the latest and greatest for weight loss?

Unfortunately, this is a common trend among Americans today.

Diet culture has infiltrated almost every media outlet and does not discriminate. Your age, ethnicity, or socioeconomic status does not exclude you from being targeted by diet companies and products.

Diet culture is the practice of demanding a change in our values and beliefs to fit a societal expectation. This practice can be disguised in many ways. A few examples include eating only a few foods or eliminating groups of foods, claiming a food is a "superfood," or promising quick results like weight loss. It is important to be educated on diet culture, so you do not fall into the trap of predatory marketing.

Here are some indicators of a fad diet or a diet you should avoid:

- A diet that excludes or severely restricts a macronutrient group such as fat or carbohydrates.
- 2. A diet that encourages extreme caloric restriction.
- 3. A diet that promotes excessive physical activity.
- 4. A diet that promises quick and unrealistic results.
- A diet that advertises weight loss greater than 2 pounds per week.

WEEKLY CHALLENGES

FIND AN EXAMPLE OF DIET CULTURE IN YOUR FAVORITE MAGAZINE OR MEDIA OUTLET.

READ AN ARTICLE OR BLOG POST ABOUT DIET CULTURE.

ENJOY A NUTRITIOUS
MEAL THAT HAS ALL
FOOD GROUPS

SET S.M.A.R.T.
(Specific, Measurable, Attainable, Relevant, Timely) GOALS WHEN IT COMES TO YOUR HEALTH.





Photos courtesy of Pixabay.com

EAT WELL, AGE WELL. Healthy Holiday Eating

Eating healthy around the holidays can be difficult when there are always an abundance of comfort foods and sweet treats.

Here are a few tips to eating healthy during the holidays:

- Start by eating vegetables as those fill you up faster.
- Eat slowly. It takes at least 20 minutes for your brain to realize you are full.
- Do not stand next to the food table when you are not eating.
 You are more likely to eat the food when it is in front of you.
- Do not skip any meals before the feast. If you skip meals prior, you are more likely to overindulge.
- Do not forget to get your physical activity in.
- · Do not feel quilty if you have your favorite sweet.

Naturally Sweetened Cranberry Sauce

What you need: 1 bag (12 oz) of fresh cranberries, ½ cup honey or maple syrup, ½ cup water, zest of 1 orange.

Instructions: Rinse the cranberries. In a medium saucepan, combine the cranberries, honey, and water. Bring the mixture to a boil over medium-high heat, then reduce heat to medium-low and cook. Stir occasionally until the mixture has thickened to your liking. Remove the pot from heat and stir in the orange zest.

WEEKLY CHALLENGES

BRING ONE HEALTHY OPTION TO A HOLIDAY GATHERING

TRY GOING FOR A WALK
IN BETWEEN DINNER
AND DESSERT

OF YOUR FAVORITE
"UNHEALTHY" FOOD
OPTIONS

DID YOU KNOW?

1.76 billion candy canes are made during the holiday season.

https://cookieandkate.com/natur ally-sweetened-cranberry-saucerecipe/

Important Information

To cancel or reserve a meal you have two options:

- Call the ADRC office
 - 715-743-5166 / Toll Free, 1-866-743-5144
- Communicate the change to your Home Delivered Meal driver

Please call 24 hours ahead to cancel or reserve a meal between the hours of 10:30 a.m. and 1 p.m. It is very important to the continuation of the Nutrition Program that the 24 hour rule be followed. If a cancelation is called after 1 p.m., the Nutrition Program still has to pay for the meal and you will be asked to contribute toward the cost of the meal.

Exceptions are made in emergency situations.

To contribute the share of the cost of the meal you can afford. The suggested contribution for each meal is \$4.00. Please contribute what you can. No one will be denied service because of the inability to contribute.

The ADRC office will send a monthly contribution statement directly to your address on file for your Home Delivered Meals on or around the 25th of each month. Along with your statement, you will receive an enclosed, pre-addressed envelope to send your recommended \$4.00 per meal contrition directly to the office. Our policy has not changed, we will never deny HDM services if someone is unable to pay. Please restrain from giving cash or check to the Home Delivered Meal driver – this new contribution statement allows for safer and better tracking on funds.



"The Aging and Disability Resource Center of Clark County provides a single source for information and assistance for older adults, adults with disabilities, and their caregivers while supporting self-sufficiency, quality of life, and dignity."

Recipe for: Carmelized Onion Dip



3 tbsp olive or canola oil 3 cups chopped onion (2 medium)

3 tbsp low-fat sour cream, divided 2 tbsp, 1/3 less fat cream cheese, softened

In a large skillet, heat oil and sauté onions about 2 minutes over medium heat. Reduce heat to low; cover and cook 20 minutes or until golden brown, stirring frequently. Remove from heat and cool completely.

Combine 1 tablespoon sour cream with cream cheese, stirring well. Add remaining sour cream, mayonnaise, Worcestershire sauce, salt and red pepper. Stir well. When onions are completely cooled, combine with other ingredients. Cover and refrigerate overnight.



Recipe for: Honey Walnut Pumpkin Bread



% teaspoon baking soda % teaspoon salt 6 tablespoons sugar 1/3 cup canola oil 1/3 cup honey 1/3 cup milk

1 egg 1 ¼ cups fresh or canned pumpkin puree

1 teaspoon vanilla extract 1 cup chopped walnuts

Preheat oven to 350°F. Grease an 8" loaf pan with cooking spray. In large bowl, whisk together flour, oat bran, pumpkin pie spice, baking powder, baking soda, and salt. In another bowl, combine sugar, oil, honey, milk, pumpkin, egg and vanilla. Stir wet ingredients into dry just until combined. Fold in walnuts. Pour into prepared loaf pan and bake until toothpick inserted in middle comes out clean, about one hour. Cool 15 minutes before removing from pan. Cool completely before slicing.

www.wholefoodsmarket.com/recipes/146.





SEVERE WEATHER LETTER

Dear Home- Delivered Meal Participant:

We try very hard to deliver in spite of the weather. Please be patient with our drivers as delays may happen. Every now and then a storm is too much for even our courageous drivers. In winter, we may have high snowdrifts and icy roads. To ensure delivery of your meals, please arrange to have your sidewalk and driveway shoveled by the time of delivery. Our drivers cannot deliver if your walkways and driveways are hazardous.

This year will be a bit different due to pandemic and COVID 19. We cannot rely on school closings to alert us as most are virtual now and our congregate sites have yet to re-open. This year we will be making the decision on our own from not only our own observation but also the weatherperson recommendations.

On these days, we will let you know by announcing it on the radio: WCCN 1370 AM/ 107.5 FM, WAXX 104.5, WKEB 99.3 FM

And on the television: WEAU, WAOW and WSAW

You may also call the Clark County ADRC at 715-743-5166 and we will be able to tell you.

Be sure to fill your cupboard and freezer with your favorite "emergency" foods for the winter months. Canned soups, fruits and vegetables, and other easy to prepare items are some ideas for you. They will do until a hot meal can be again brought to your door. We will try to always remind you the day before if we think we may need to close due to weather. When it is possible to make a determination the day before a storm, a sack lunch may be provided.

Sincerely,

Lynne McDonald

Director of ADRC of Clark County

Predicting the Weather

YWCTRADARHRXKOOLTUOHOT TAIOHCOEYAREAAKSALACOL IRTDNETGIDRAZZILBSTORM D N I A L E R N Y W O N S G T O M O R R O W I I E Y M O E M M T E I O R E D N U H T D O NSOMRCTOTILRETEMOMENA GRENEGPAMOLDOPPLERWCT ATPWMNMPRECIPITATIONE EHRAIIIOJUTKBPTHYMLML RTIETLNEHPLCEXIAOPNOIE T E S S C D T D A S A I C R W S U R D N D V CEWSHEHMCDNACAZTIENRUI ILEUMGGDTHOUIYEXLVYAHS D S E R Q W I N D Y I I S R C L O U D Y D I ECKERZLHUHTLTSACEROFOO RHEATINDEXAALMOISTUREN PBGNIZEERFNWZSLIPPERYM

ACCURATE **HEAT INDEX** NATIONAL THERMOMETER ANEMOMETER HIGH OUTLOOK THIS WEEK **PRECIPITATION** AREA HOT THUNDER BAROMETER HUMIDITY PREDICT TODAY BLIZZARD HYGROMETER PRESSURE **TOMORROW** CITIES ICY RADAR **TORNADO** LIGHTNING CLIMATE RAIN VISIBILITY CLOUDY LOCAL SLEET WARNING COLD LOW SLIPPERY WATCH COMPUTER MAP SNOW WINDCHILL DOPPLER METEOROLOGIST STORM WINDY DRY MILD SUNNY **FORECAST** MODEL SUNSHINE **FREEZING** MOISTURE TELEVISION

To answer the trivia question, look for a word or phrase that is hidden in the puzzle, but not in the word list.

Trivia: What are the only two states in the USA that have never reached 100 degrees Fahrenheit (37.8 degrees Celsius)?

Answers:	and	



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ADRC Newsletter Online:

http://www.co.clark.wi.us/index.aspx?NID=767

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